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Perceptions of the Quality of Life Among Residents of Crete, Nebraska

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Perceptions of the Quality of Life Among Residents of Crete, Nebraska

**A study prepared by a research team from the
College of Architecture at the University of Nebraska-Lincoln**

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With special thanks to:
Mayor Tom Crisman
and the citizens of Crete, Nebraska

April 2010

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2. <u>Crete residents tend to enjoy a good quality of life.</u>	
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4. <u>Long-term residents tend to feel conditions are worsening, while. short-term residents tend to feel some conditions are improving.</u>	
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1. Build on existing community initiatives that can make Crete's good quality of life even better
2. Continue to explore ways to better provide for local housing needs in Crete.
3. Enhance community unity and cohesiveness by bridging the gap in perceptions between long-term and short-term residents.
4. Help make the transition easier and less stressful for newly-arrived residents.

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EXECUTIVE SUMMARY

Crete, Nebraska, is on the cutting edge of a global economy in which people are migrating to places that offer jobs and a better quality of life. Between 2000 and 2008, the population of Crete rose from 6,028 to 6,241, an increase of 3.5%. In the year 2001, when the initial study was conducted, Crete's local Farmland pork processing plant increased its workforce from 1,200 to 1,650. In today's economy, these 450 new jobs are likely to attract workers from around the world. In recent years, for example, workers have come to Crete from Vietnam, Korea, Laos, Croatia, Serbia, Iraq, and from countries throughout Latin America.

Demographic changes like these are having profound impacts on small rural communities like Crete. They tend to bring renewed economic vigor but they also present a complex array of physical, social, psychological, and cultural challenges. To better understand these challenges from a local perspective, a research team from the College of Architecture at the University of Nebraska-Lincoln has developed a process to allow local residents to express their perceptions of the changing quality of life in their community. This process provides an opportunity to compare and contrast perceptions of the quality of life among **long-term residents** (over 15 years in the community) and **short-term residents** (less than five years in the community). An initial study was done in 2001 and a follow-up study was done in 2008. This report documents findings from the follow-up study.

Based on an in-depth door-to-door survey of nearly 100 households in Crete, the following conclusions were reached about resident perceptions:

1. Crete residents are satisfied with their overall quality of life.
2. Crete residents feel they enjoy a good quality of life.
3. Additional efforts are needed to better meet the housing needs of Crete.
4. Long-term residents tend to feel conditions are worsening, while short-term residents tend to feel some conditions are improving.
5. Short-term residents tend to feel higher levels of stress than long-term residents.

The study concludes with a series of recommended activities that seek to build upon the strengths that Crete offers as a community.

Perceptions of the Quality of Life Among Residents of Crete, Nebraska

INTRODUCTION

I. An Overview of Crete, Nebraska

Crete is located in Saline County, about a 28-mile drive from Lincoln, the capitol of Nebraska. Saline County has been experiencing growth in population and change in the racial/ethnic makeup of its residents. According to the U.S. Census, Saline County's population rose from 12,715 in 1990 to 13,843 in 2000, an 8.9% increase in population. Saline County's population then fell 0.5% percent from 2000 to 2008 (U.S. Census est.). Over the years 2000 to 2008 however, the population of the city of Crete has risen from 6,028 to 6,241, an increase of 3.5%, as the county's population has continued to become more urban.

Though the population of the city of Crete has increased only slightly over the last decade, there has been significant in-migration and out-migration. As a result there has been a large change in the ethnic background of Crete residents. Over 15% of Crete residents identify themselves as Hispanic or Latino in 2008 U.S. Census estimates. The Crete Public School System has also experienced many changes over the last decade. In the 1998-1999 school year there were 108 Hispanic students enrolled in Crete Public Schools. By the 2008-2009 school year there were 701 Hispanic students enrolled. In the 1998-1999 school year there were 1,286 white, non-Hispanic students enrolled. By the 2008-2009 school year there were 868 white, non-Hispanic students enrolled. In the 2008-2009 school year, 16% of students in Crete Public Schools were English Language Learners, compared with the Nebraska State average of 6.3% of students.

Demographic changes occurring in Crete appear to be due to a combination of the following factors: 1) the availability of employment opportunities at Farmland, a pork processing plant; 2) the resettlement of refugees through organizations located in Lincoln; 3) word-of-mouth invitations by current Crete residents to their friends, families and acquaintances; and 4) Lincoln residents preferring the small town atmosphere that Crete offers.

Crete History: Presently, Crete has a population of 6,241, a 6.3% increase since 1990. The following is a brief outline of the city's history and the reasons behind its growth:

- 1870 Crete was founded.
- 1872 Doane College was founded.
- 1869 Crete Mills (a division of the Lauhoff Grain Company) was established. It produces food grain products.
- 1910 Douglas Manufacturing opened and manufactures voting equipment.
- 1965 Allen Products Company (now Nestlé Purina, formerly Friskies) was established. It manufactures all-meat dog food.

- 1975 Farmland Foods, Inc. was established. It processes pork for the national and international market.
- 1984 First 12-15 Vietnamese employees hired at Farmland.
- 1989-90 More Vietnamese families came to Crete for resettlement.
- Early 90's Hispanics start moving to Crete from other meatpacking communities.
- Late 90's Bosnians moved to Crete through resettlement programs.
- Dec. 2000 Farmland has an ongoing expansion and an \$11-an-hour starting wage. The number of employees is 1,300.
- 2003 Farmland is purchased by Smithfield Foods.
- May 2006 City of Crete completes a Comprehensive Plan detailing goals and visions for the community including increased population/employment and strengthening a diverse community.
- June 2007 Wal-Mart Supercenter opens, employing 200 people.
- 2009 42.6% of students enrolled in Crete Public Schools are Hispanic, up from 7% a decade earlier.

Employment: Crete has three companies where recent immigrants tend to be employed: Farmland, Nestlé Purina, and Crete Mills. The company with the greatest number of immigrants is Farmland, followed by Crete Mills and then Nestlé Purina. In comparison to Farmland, Nestlé Purina and Crete Mills have more of a stable workforce because the work is easier and more long-term residents work there.

Migration: In the early 1990's Hispanics began to move into many communities across Nebraska. Crete's population has become more diversified as Hispanics migration has increased in the 2000's. A 2008 US Census estimate estimates Hispanic residents are 15% of the Saline County population. The Nebraska Department of Education reports that 42.6% of are Hispanic, up from 7% a decade earlier, and 16% are English Language Learners. A decade of high Hispanic in-migration has changed the face of Crete. The city is working hard to adapt to the changing needs of their citizens, including efforts by the Chamber of Commerce, Crete Public School System, the City of Crete, area churches, and non-profit organizations.

II. A Collaboration between the UNL College of Architecture and the City of Crete

In the fall of 2008, James Potter and Rodrigo Cantarero, professors from UN-L's College of Architecture, contacted the mayor of the city of Crete—Tom Crisman—to discuss the possibility of conducting a quality of life study in Crete similar to one completed by a research team in Schuyler, Nebraska, in 1996. [*Residents' Perceptions of Housing and the Quality of Life in Schuyler, Nebraska*, (Potter et al., May 1996)] The response from the mayor was positive. A reassessment of this type was considered a useful undertaking in order to help the city chart a preferred future by better understanding the perceptions of the quality of life among Crete residents.

III. Research Focus & Objectives

The focus of the first study and the second study were the same: to understand how various environmental factors affect the quality of life for newly-arrived and long-time residents. In particular, housing conditions and how they relate to other quality of life factors were studied. The following are objectives of the quality of life studies conducted in Crete:

- A. To identify and assess the physical, social and cultural factors which are sources of stress for recent migrants and long-time residents of Crete, Nebraska.
- B. To better understand and define the relationships between physical, social and cultural stressors and the well-being of residents.
- C. To enhance the knowledge base regarding relationships between the residential environment and human well-being in Crete, Nebraska.
- D. To suggest potential means for alleviating the stress experienced by long-time and newly-arrived residents, including recommendations for meeting the residential needs of Crete, Nebraska.

IV. Methodology

The methodology utilized in the 2001 study can be summarized in four phases. The first phase was a trust-building stage between University researchers and leaders in the city of Crete. The second phase involved identifying local housing and quality of life issues through a literature search and resident-centered focus groups. The third phase entailed gathering information from Crete residents through door-to-door interviews. Finally, the fourth phase involved analyzing results of the questionnaire and providing recommendations to the City of Crete.

V. Updated Survey

In the fall of 2008, a second survey was conducted to determine how the community had changed over time since the last survey in 2001. Trained graduate students from the University of Nebraska-Lincoln in the Community and Regional Planning Program in the College of Architecture, members of the Centro Las Americas in Lincoln, and three former project surveyors performed in-home interviews with Crete residents in randomly selected US Census blocks. The surveys were performed in either English or Spanish based on the resident's preference. Minor changes were made to the survey instrument including an additional section on Social Support; however, the survey instrument remains largely unchanged from the first survey. This consistency of the instrument provides researchers with an idea of how conditions and perceptions have changed for Crete residents over time. The results of the second survey are detailed below.

VI. Survey Results

Survey results have been organized into two sections. The first section lists survey questions in which perceptions of long-term residents and short-term residents are similar. The second section lists those questions for which the perceptions of long-term residents and short term residents exhibit statistically-significant differences. Each table has the questions organized under the following major headings, consistent with the different sections within the survey.

1. Housing Concerns I (Personal Residence Issues)
2. Resident Satisfaction
3. Privacy
4. Housing Concerns II (Neighborhood & City-wide Issues)
5. Changes in Crete
6. Priorities
7. Contributors to Current Housing Conditions
8. Physical Conditions in the Community
9. Services Issues
10. Social/Cultural Issues
11. Economic Issues
12. Stress-Related Concerns
13. Social Support
14. Health-Related Issues

A. Similarities in perception between long-term and short-term residents.

This section summarizes responses in which about two-thirds (65+%) of the New Arrivals and Long-Term residents had similar responses (both positive or negative). The respective questions (see survey instrument in appendix) are identified in parenthesis, e.g., (Q7).

1. Housing Concerns I (Personal residences)

- Long-term and short-term residents are generally **satisfied** with housing conditions in their personal residences with 65% or more of both groups rating the condition of the following as good:
 - HVAC (Heating/ Ventilation/Air Conditioning) (Q7)
 - Plumbing (Q8)
 - Appliances (e.g. stove, refrigerator) (Q9)

2. Resident Satisfaction

- Long-term and short-term residents tend to be **satisfied** with many aspects of the residence and community with 65% or more of both groups reporting satisfaction with the following:
 - Size of their residence (Q12)
 - Fire safety in their residence (Q13)

- Safety from being a victim of a crime in their residence (Q14)
- Amount of off-street parking (Q16)
- Physical condition of their residence (Q18)

3. **Privacy**

- Both long-term and short-term residents are **satisfied** with their amount of privacy with 65% or more of both groups reporting satisfaction with the following
 - Sufficient privacy from neighbors (Q19)
 - Sufficient privacy from others within residence (Q20)

4. **Housing Concerns II (Neighborhood and City-wide Issues)**

- There are no similarities or agreement between long-term and short-term residents in this area. (Q22 – Q26)

5. **Changes in Crete**

- There are no similarities or agreement between long-term and short-term residents in this area. (Q27 – Q34)

6. **Priorities**

- Both long-term and short-term residents agree with one aspect of priorities to improve housing conditions, with more than 65% of both groups agreeing that building more **modest income housing** is important. (Q35)

7. **Contributors to Current Housing Conditions**

- Both long-term and short-term residents agree on some **causes of the current housing conditions** in Crete with more than 65% or more of both groups ranking the following contributors as important:
 - Population increases (Q42)
 - Increased industrial activity (Q44)
 - Economic conditions of the population (Q48)

8. **Physical Conditions in the Community**

- Both long-term and short-term residents agree on multiple categories of the physical conditions in the community with more than 65% of both groups reporting **satisfaction** with the following:
 - The adequacy of public services (e.g., lights, storm sewers, gutters, street cleaning) (Q51)
 - The garbage collection (Q52)
 - The overall quality of air in the neighborhood (Q56)

9. **Service Issues**

- Both long-term and short-term residents in Crete agree with several service related issues with more than 65% of both groups reporting **satisfaction** with the following:
 - Adequacy of health services (e.g., hospitals, clinics, and pharmacies) (Q59)
 - Quality of education services (e.g., schools) (Q60)
 - The level of police protection (Q65)
 - The level of fire protection (Q66)

10. **Social/Cultural Issues**

- There are no similarities or agreement between long-term and short-term residents in this area. (Q69 – Q71)

11. **Economic Issues**

- There are no similarities or agreement between long-term and short-term residents in this area. (Q72 – Q75)

12. **Stress Related Concerns**

- Both long-term and short-term residents respond similarly that some stress related concerns were **not a source of stress** in their life with more than 65% of both groups reporting disagreement with the following:
 - Tension with my neighbors is a source of stress for me (Q76)
 - The number of people living in my residence is a source of stress for me (Q89)
- Both long-term and short-term residents agree with some indicators of a stress-free environment with more than 65% of both groups reporting **agreement** with the following:
 - The residence I live in provides a healthy environment (Q82)
 - I would recommend my immediate neighborhood to a friend (Q92)

13. **Social Support**

- There are no similarities or agreement between long-term and short-term residents in this area. (Q94 – Q97)

14. **Health Related Issues**

- Long-term and short-term residents feel similarly on one issue related to health with more than 65% of both groups rating their **health** as **excellent**. (Q98)

B. Differences in perception between long-term and short-term residents

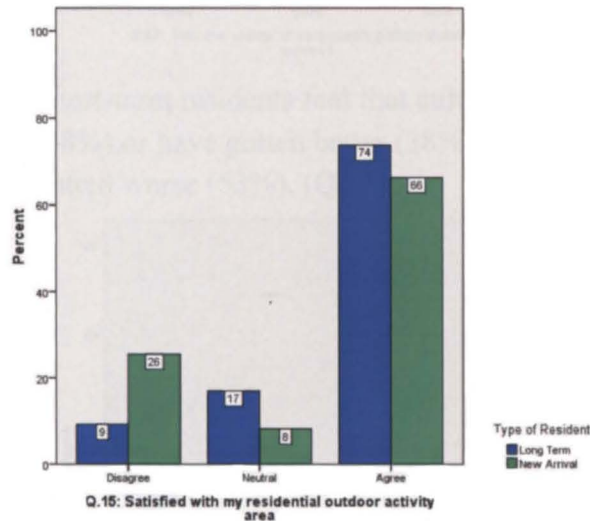
This section highlights statistically significant differences in opinions on issues, not whether they have a positive or negative opinion; that is, level of satisfaction, dissatisfaction or importance.

1. Housing Concerns I (Personal residences)

- There are no significant differences of perception between long-term and short-term residents in this area. (Q7 – Q9)

2. Resident Satisfaction

- Long-term and short-term residents disagree in one aspect of Resident Satisfaction: 26% of short-term residents disagree when asked if they were satisfied with the amount of **outdoor activity area** at their residents, while only 9% of long-term residents disagree. (Q 15)



3. Privacy

- There are no significant differences of perception between long-term and short-term residents in this area. (Q19 – Q21)

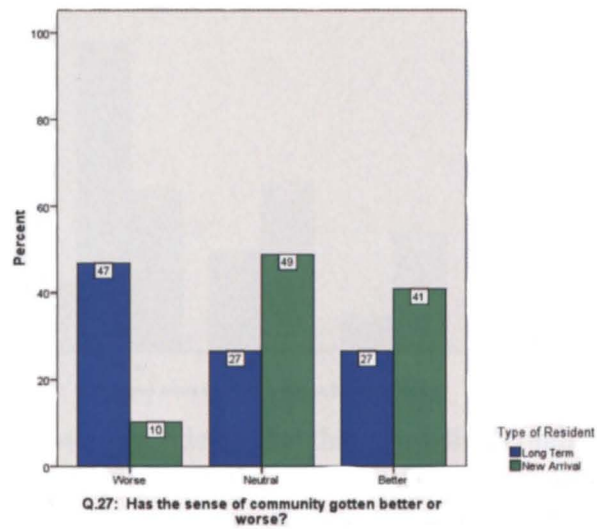
4. Housing Concerns II (Neighborhood and city-wide issues)

- There are no significant differences of perception between long-term and short-term residents in this area. (Q22 – Q26)

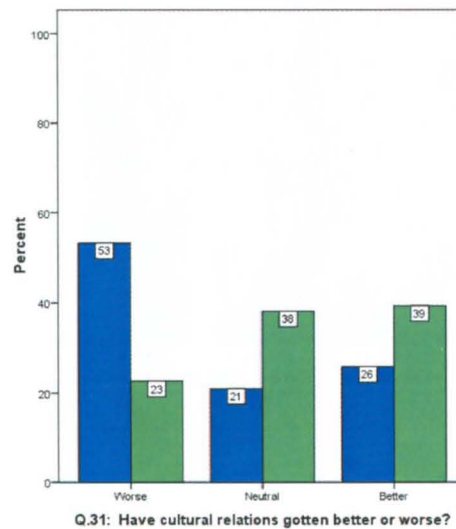
5. Changes in Crete

- Long-term and short-term residents have differing perceptions on many issues regarding changes in Crete.

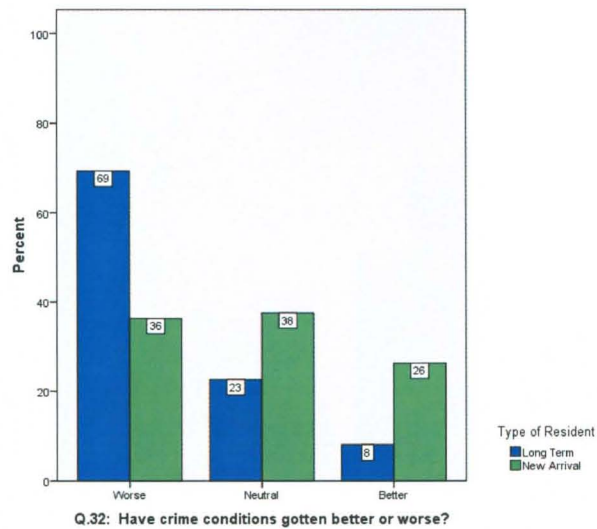
- a) Short-term residents feel that the **sense of community** has remained the same (49%) or has gotten better (41%), while long-term residents feel that it has gotten worse (47%). (Q 27)



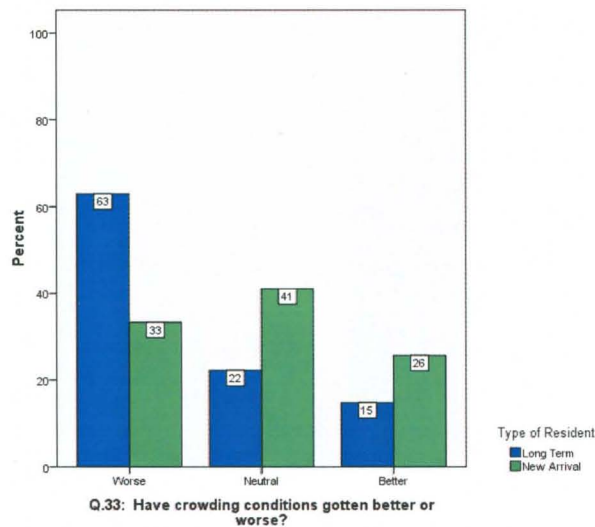
- b) Short-term residents feel that **cultural relations** have remained the same (38%) or have gotten better (38%), and long-term residents feel that they have gotten worse (53%). (Q 31)



- c) A majority of long-term residents feel that **crime** conditions have gotten worse (69%), while short-term residents exhibit no consensus on crime conditions. (Q 32)

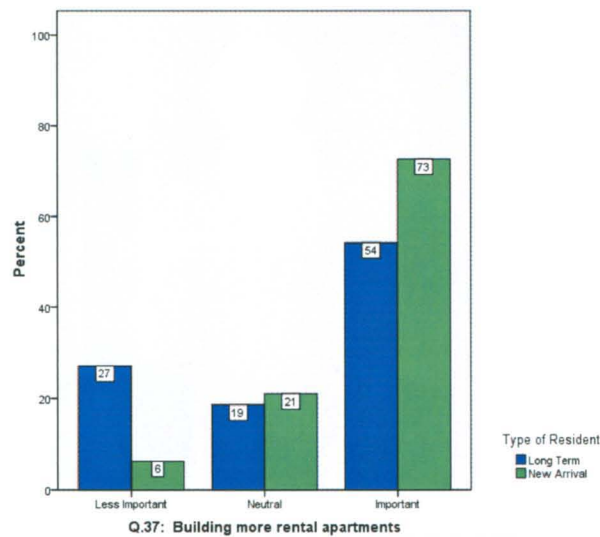


- d) Long-term residents feel that **crowding** conditions have gotten worse (63%), and short-term residents have a neutral opinion (41%) or divided opinion on crowding conditions. (Q33)

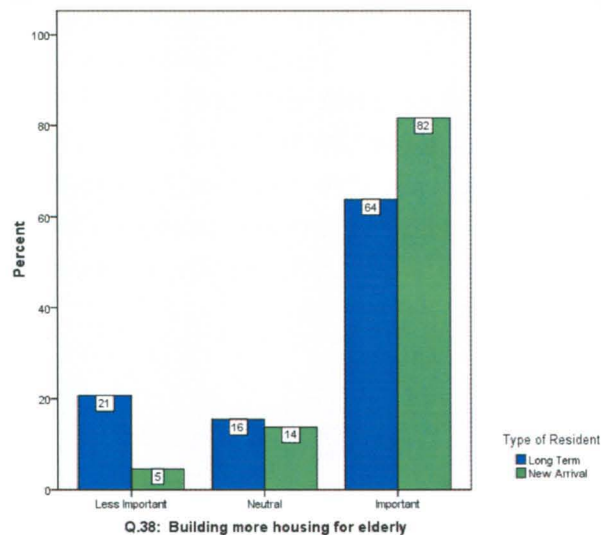


6. Priorities

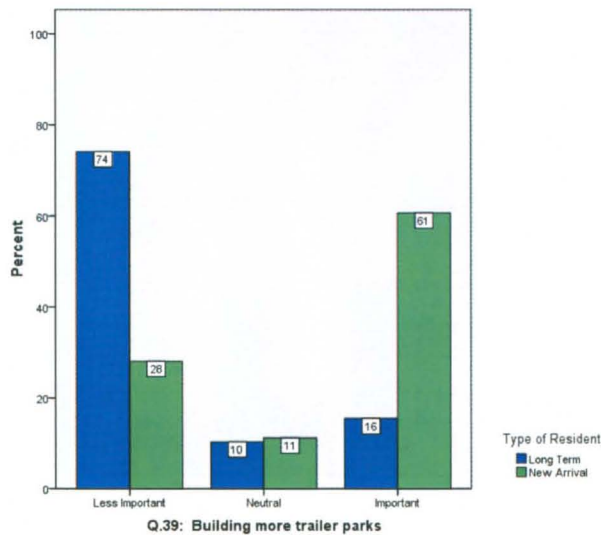
- Long-term and short-term residents have differing opinions on some priorities for improving housing conditions in Crete
 - While 73% of short-term residents agree that building more **rental apartments** is important, only 54% of long-term residents agree. Further, 27% of long-term residents disagree that building more rental apartments is important while only 6% of short-term residents disagree. (Q37)



- b) While 82% of short-term residents think building more residential **housing for the elderly** is important, only 64% of long-term residents agree. (Q38)

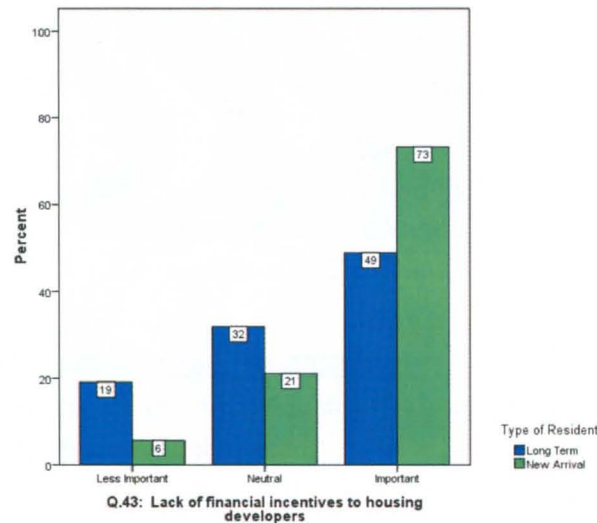


- c) Long-term residents feel the need to build more **trailer parks** is less important (74%), while short-term residents feel this is important (61%). (Q39)

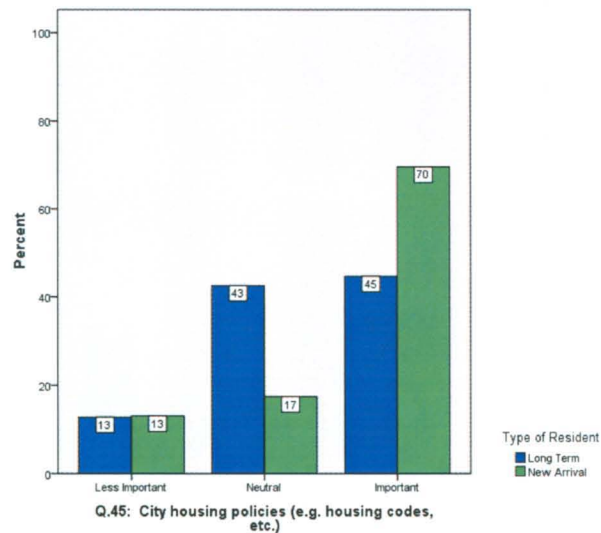


7. Contributors to Current Housing Conditions

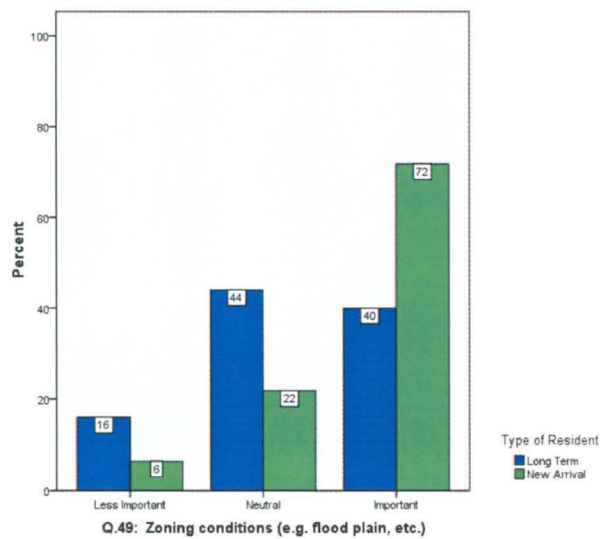
- Long-term and short-term residents have different perceptions on what affects current housing conditions
 - While 73% of short-term residents feel that a lack of **financial incentives** for housing developers is an important contributor to the current housing conditions in Crete, only 49% of long-term residents feel this way. While 19% of long-term residents feel this was a less important contributor, only 6% of short-term residents feel this way. (Q43)



- While 70% of short-term residents find fault with city **housing policies** in regard to the current housing conditions, only 45% of long-term residents blame housing policy. (Q45)

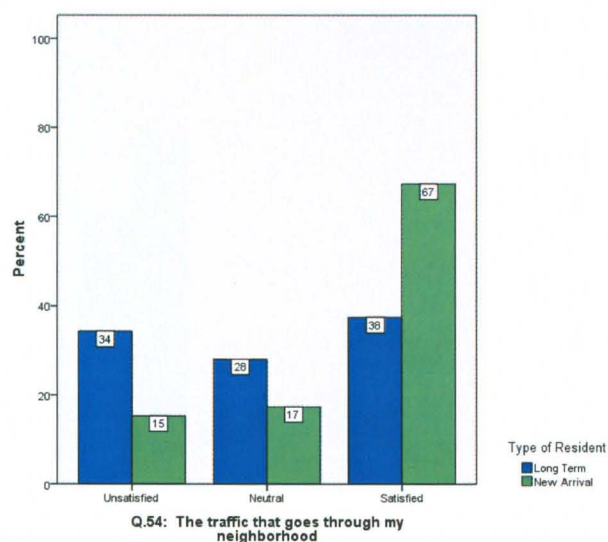


- c) While 72% of short-term residents find fault with city **zoning** conditions in regard to current housing conditions, only 40% of long-term residents blame zoning conditions. (Q49)

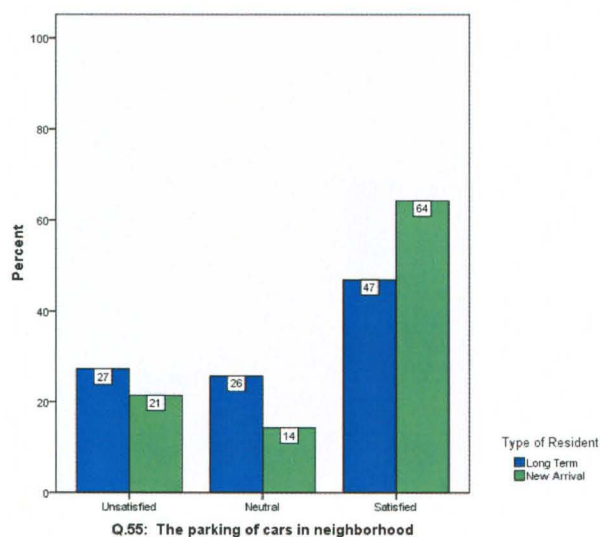


8. Physical Conditions in the Community

- Long-term and short-term residents disagree on two aspects of the physical conditions in their community
 - Long-term residents are generally divided in their opinion as to the amount of **traffic** in their neighborhoods, while short-term residents are generally satisfied with the level of traffic in their neighborhood (67%). (Q54)

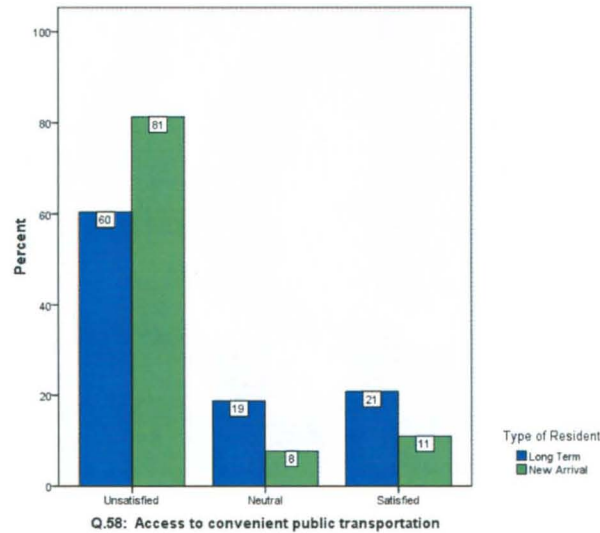


- b) While 64% of short-term residents are satisfied with the **parking** of cars in their neighborhood only 47% of long-term residents are satisfied. (Q55)

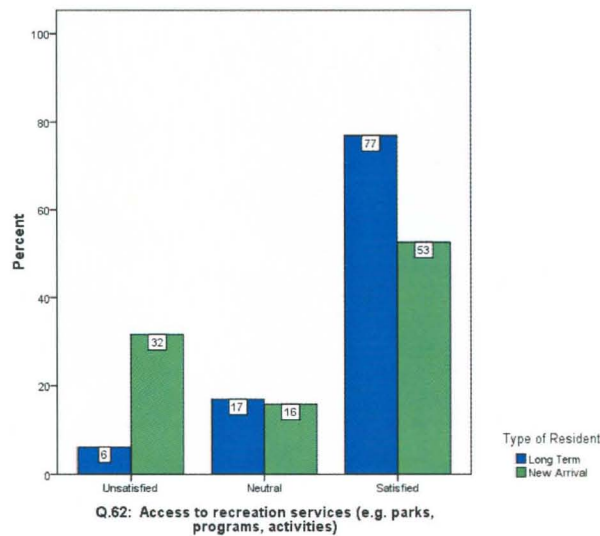


9. Services Issues

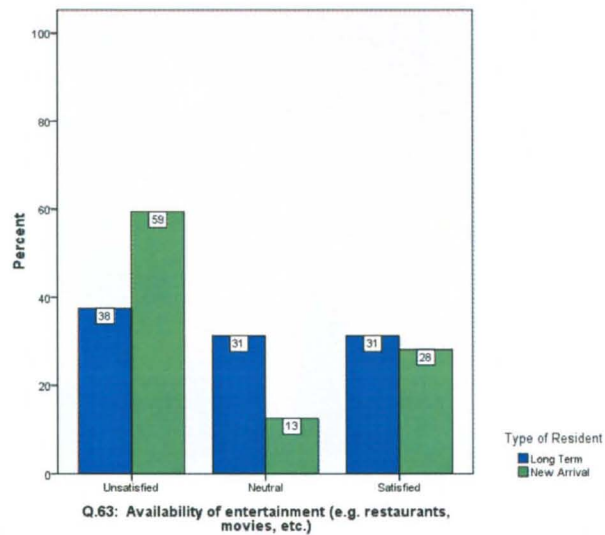
- Long-term and short-term residents had differences of opinion on a variety of service issues in Crete
 - Both long-term and short-term residents are dissatisfied with their access to **public transportation**; however 81% of short-term residents are dissatisfied while only 60% of long-term residents are dissatisfied. (Q58)



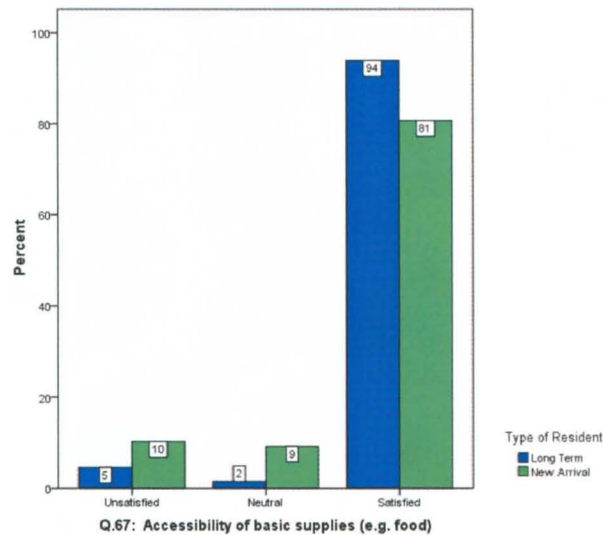
- b) A majority of both long-term and short-term residents are satisfied with their access to **recreation** services; however 77% of long-term residents are satisfied while only 53% of short-term residents are satisfied. (Q62)



- c) A majority of short-term residents are unsatisfied with the availability of **entertainment** (59%), while long-term residents show no consensus. (Q63)



- d) A vast majority of both long-term and short-term residents are satisfied with the accessibility of **basic supplies**; however 94% of long-term residents are satisfied while only 81% of short term residents are satisfied. (Q67)

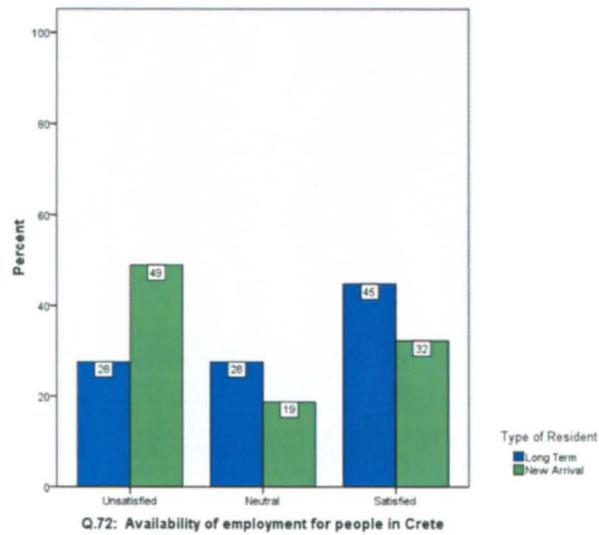


10. Social/Cultural Issues

- There are no significant differences of perception between long-term and short-term residents in this area.

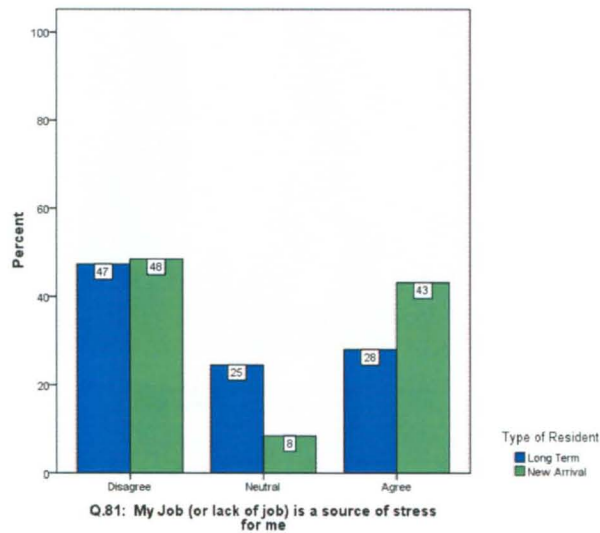
11. Economic Issues

- Long-term and short-term residents only have one response to economic issues in which the two groups had a difference of perception: a majority of long-term residents are satisfied with the availability of **employment** for people in Crete (45%) and majority of short-term residents are unsatisfied (49%). (Q72)

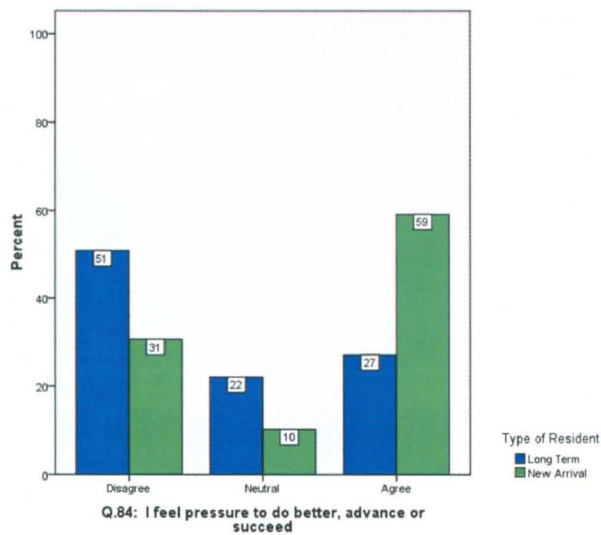


12. Stress Related Concerns

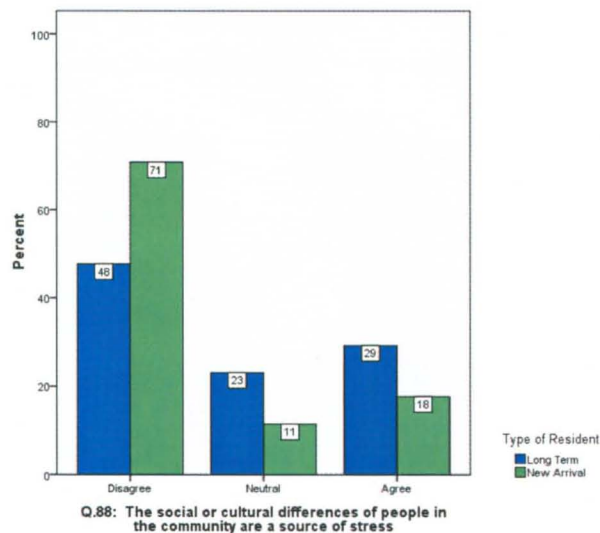
- Long-term and short-term residents have many differences in perception regarding stress-related concerns.
 - While 43% of short-term residents report their **job**, or lack of job, is a source of stress for them, only 28% of long-term residents report this as a source of stress. (Q81)



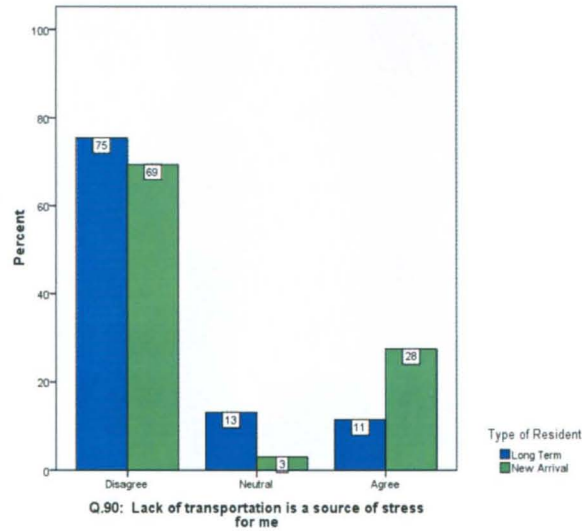
- While 59% of short-term residents agree that they feel **pressure to do better**, advance or succeed, 51% of long-term residents disagree that they feel this pressure. (Q84)



- c) A majority of both long-term residents and short-term residents disagree that **social or cultural differences** of people in their community are a source of stress; however 71% of short-term residents disagree, while only 48% of long-term residents disagree. (Q88)

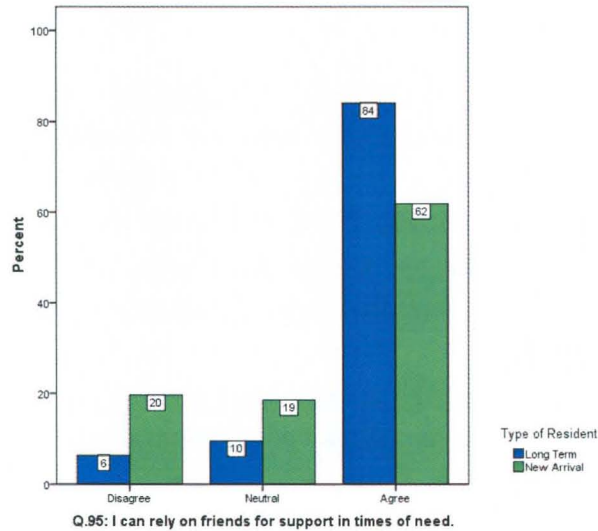


- d) The majority of both long-term residents and short-term residents disagree that lack of **transportation** is a source of stress; however 28% of short-term residents agree that this is a source of stress, while only 11% of long-term residents agree. (Q90)

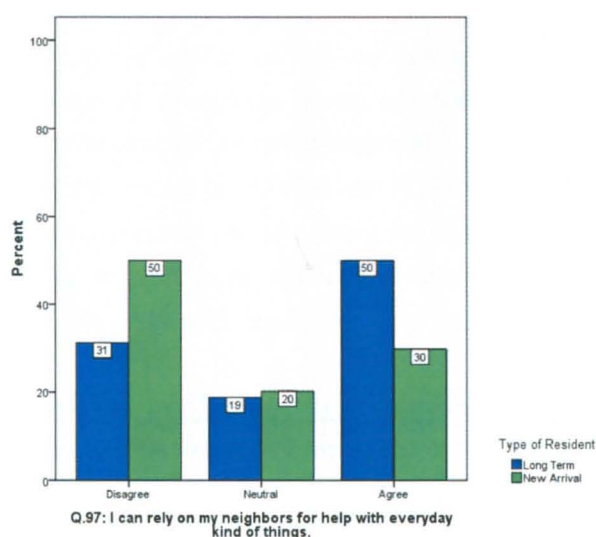


13. Social Support

- Long-term and short-term residents have many differences in perception regarding social support.
 - A majority of both long-term residents and short-term residents agree that they can **rely on** their **friend** for support in times of need, however 84% of long-term residents agree, while only 62% of short-term residents agree. (Q95)



- While long-term residents tended to agreed that they could **rely on** their **neighbors** for everyday kinds of things (50%), short-term residents disagreed (50%). (Q97)



14. **Health Related Issues**

- There are no significant differences of perception between long-term and short-term residents in this area. (Q98 – Q100)

VII. Summary and Recommendations

A. Summary of Key Points

1. **Crete residents are satisfied with their overall quality of life.** Survey respondents expressed satisfaction (sixty percent or more) with the overall indicators of quality of life in Crete, including:
 - Would like to continue living in Crete as long as possible (Q91)
 - Would recommend my immediate neighborhood to a friend (Q92)
 - Satisfied with the quality of life as a whole (Q103)
2. **Crete residents enjoy a good quality of life.** Sixty-five percent or more of the survey respondents expressed an appreciation for the good quality of life in Crete, including:
 - Safety from crime while in their residence (Q14)
 - Adequate off-street parking (Q16)
 - The level of public services(lights, sewers, gutters, etc.) and level of garbage collection in the neighborhood is good (Q51, Q52,)
 - Access to health services and educational services is good (Q59, Q60)
 - Good level of police protection and fire safety (Q65, Q66)
 - Recommendation of their immediate neighborhood to a friend (Q92)

To a lesser extent, a majority (fifty to sixty-four percent) of the survey respondents expressed favorable quality of life conditions in Crete, including:

- The level of street maintenance in the neighborhood, and the overall visual attractiveness of the neighborhood is good (Q53, Q50)
- Access to recreational services is good (Q62)
- A sense of cooperation among neighbors (Q69)
- Living in Crete is beneficial for their family (Q80)
- Ability to rely on friends for support in times of need (Q95)

3. Additional efforts are needed to better meet the housing needs of Crete. Both long-term and short-term residents agree on some factors contributing to the current housing conditions, as well as on the housing priorities of the community

- More than sixty-five percent of survey respondents agreed upon factors which contribute to current housing conditions:
 - a) Population increases (Q42)
 - b) An increase in industrial activity (Q44)
 - c) Economic conditions (Q48)
- Residents agreed to a lesser extent (fifty to sixty-four percent), that the aging of the resident population contribute to current housing conditions (Q46)
- Long-term residents felt strongly that city-housing policies are a factor which contributes to local housing conditions (Q45), while short-term residents felt strongly that zoning conditions are a contributing factor (Q49)
- There is a greater need for affordable housing due to all of the economic factors.
 - a) Building more modest income housing (Q35) is an agreed upon housing priority for the community (more than sixty-five percent of respondents)
 - b) To a lesser extent (fifty to sixty-four percent) agree that building more rental apartments (Q37) and more elderly housing (Q38) are housing priorities for the community

4. Long-term residents tend to feel conditions are worsening, while short-term residents tend to feel some conditions are improving. It is important to notice the split in perception between the two groups of residents, and these observations can be found in the survey results.

- A majority of long-term residents (more than fifty percent) feel the following conditions are getting worse, and short-term residents feel they are remaining neutral or getting better:
 - a) The “sense of community” (Q27)
 - b) Cultural relations (Q31)
 - c) Crime Conditions (Q32)

d) Crowding conditions (Q33)

5. Short-term residents tend to feel higher levels of stress than long-term residents.

In general, both groups do not feel that life in Crete is very stressful; however, the amount of stress perceived is different between the groups.

- Short-term residents feel higher amounts of stress than long-term residents due to the following, statistically significant, factors:
 - a) Job (Q81)
 - b) Pressure to advance/succeed (Q84)
 - c) Social or cultural differences of people in the community (Q88)
 - d) Lack of transportation (Q90)
- While not statistically significant, there were additional differences in perceived stress between short-term and long-term residents, including:
 - a) Income Levels (Q77)
 - b) Communication (Q79)
 - c) Racial Discrimination (Q85)
- Although long-term residents think crime conditions in Crete are getting worse (Q32), they do not feel that crime conditions overall are a source of stress (Q87)

B. Recommendations and Suggested Actions

Residents of Crete know their community better than anyone else. It would be a bit presumptuous for outsiders to suggest recommendations and possible actions to take to improve the quality of community life. However, it is sometimes useful to have an independent outside group like this research team survey community residents and study their perceptions to try and come up with some ideas to consider for recommendations and suggested actions.

1. Build on existing community initiatives that can make Crete's good quality of life even better. Actions to consider include:

- Strengthen and expand existing initiatives to welcome new residents into the community
- Continue Crete's involvement in the Nebraska Community Improvement Program
- Importance of attachment to place and its effect on the increase in quality of life
 - Increase community attachment to increase quality of life
 - Promote homeownership to provide a sense of ownership in the community.
- Importance of social capital of a community

- Increase contact and dialogue between recent arrivals and long-term residents to increase social capital.
- Emphasis on Communication
- Importance of churches – “sister church” program

2. Continue to explore ways to better provide for local housing needs in Crete.

There are a number of impediments to homebuying; some of them in the form of difficulties that often impede lower income households from securing a mortgage loans. They include:

- Insufficient cash to cover downpayment and closing costs.
- Absence of a bank account or other means of indicating assets (also a requirement for making downpayment and closing costs).
- Absence of a credit history for individuals who do not use credit cards and whose names do not appear on leases or utility bills to which they contribute.
- Poor credit records due to over-use of credit cards and failure to adhere to payment schedules.
- Difficulty substantiating their income because of such things as being self-employed, or being paid in cash and tips.
- Language barriers and cultural differences.
- Lack of information and misinformation. Lack of information about homeownership and access to institutional credit, such as no understanding of mortgage financing, real estate laws, property taxes, and believing that they must accumulate far more cash than is actually necessary for a downpayment are common.
- Other impediments to homebuying, which hinder the homebuying process of culturally diverse new arrivals and immigrants to the community, include limitations in education, English fluency, and financial resources, together with a poor understanding of America’s credit culture and its homebuying financing and purchasing practices.

Aids to consider in overcoming some of these impediments and difficulties to homebuying include:

- Use of racial/ethnic (e.g., Latino/Hispanic) real state agents who provide their fellow members with information and help them through the phases of homebuying.
- Use of language/culture appropriate media outlets that can access immigrants with American practices regarding saving, credit, and home finance and purchase.
- Sponsor homeownership fairs or seminars (e.g., at community festivals) at which educational materials in various languages are distributed on topics such as the advantages of homeownership, affordability, the kinds of available mortgages, credit, and the mortgage application process.

- Tenant advocacy and outreach (counseling) program, as a first step in educating community members about access to homeownership and credit, can stimulate interest in homeownership.
- Development projects of moderate rehabilitation of occupied buildings, vacant buildings.
- Partnerships with lenders and community organizations (to provide counseling).
- Institutes of higher education (specially those located in town) can be used to develop homeownership programs and design the management strategies of operations. They can serve as point of contact with key groups, organizations, and experts who can contribute to homeownership initiatives.
- Finally, a Housing and Urban Development (HUD) sponsored study found that small amounts of down payment assistance can be very effective at stimulating renter households to become homeowners. The American Dream Downpayment Act of 2003 provides down payment assistance through the HOME Investment Partnership Program to eligible low-income households. This program should be investigated as a possible source of aid in stimulating homeownership in Crete.

Other related actions with regard to housing worth considering include:

- Explore strategies to protect homes in the floodplain from flooding or to raise or relocate homes out of the floodplain
- Study the city's housing and zoning codes for ways to enhance the capability of meeting local needs for affordable housing
- Explore the expanded use of HUD's Section 8 rental subsidies in Crete
- Continue working with all institutions and resources available to support the conservation and development of housing. Key partners and resources include, but are not limited to:
 - The Nebraska Department of Economic Development
 - The Nebraska Housing Trust Fund Board
 - Southeast Nebraska Economic Development District
 - Nebraska Community Housing Development Organization (CHDO)
 - Community Development Block Grants (CDBG)
 - Nebraska Investment Finance Authority (NIFA)
 - Nebraska Department of Health and Human Services
 - Nebraska Affordable Housing Program
 - Nebraska Energy Office
 - Blue Valley Community Action Agency

3. Enhance community unity and cohesiveness by bridging the gap in perceptions between long-term and short-term residents. Actions to consider include:

- Continue providing opportunities for long-term and short-term residents to engage in dialogue and cultural experiences.
- Raise awareness about ethnic foods by sharing foods and sharing recipes. Partner with the Crete News for a regular section to include ethnic food recipes. Host cooking classes with different ethnic groups demonstrating how to cook different popular dishes.
- Provide suggestion boxes in local grocery stores to learn what ethnic foods to stock. Ask for input and bring in new products that keep food shopping dollars in Crete.
- Build cultural learning experiences into school and church activities.
- Continue to provide stories in the local newspaper celebrating diversity and telling the success stories of hard-working immigrants and their contributions to the community to help dispel myths, misconceptions and prejudices.
- Continue efforts to provide ethnic cultural events throughout the year, like Crete's recent Cinco de Mayo celebration.
- Utilize the Chamber of Commerce to build bridges with the new immigrant business community.
- Festivals, county fair, and church functions can be a unifying force.

4. Help make the transition easier and less stressful for newly-arrived residents.

Actions to consider include:

- Provide more opportunities for newly-arrived residents to become oriented to Crete, to the State of Nebraska, and to U.S. customs, norms and resources. This is especially important for basic requirements, such as having auto insurance, health insurance, and having checking/savings account.
- Continue to build community orientation skills into ESL classes and into the public schools.
- ESL and GED programs have been successful and should be continued
- Continue to develop leadership opportunities for new-arrivals, as they are socially and economically important to the community.
- Highlight stories of immigrant families contributing to the community.

Schools can be an important means of assimilation.

CRETE INTERVIEW

IRB#: 2008099262 EX

Case Number: _____

Block Code: _____

- | | |
|--|--|
| 1. <input type="checkbox"/> Newly Arrived Male | 2. <input type="checkbox"/> Long Term Male |
| 3. <input type="checkbox"/> Newly Arrived Female | 4. <input type="checkbox"/> Long Term Female |

CURRENT RESIDENCE*****

The first few questions are related to your current residence.

1. How long have you lived in Crete? ____ years or ____ months
- .. How long have you lived in your current residence? ____ years or ____ months
3. How many people usually live in your residence? _____
4. How many of the people you live with are members of your household? _____
5. How many of the people you live with are under 18 years? _____
6. How many rooms in your residence are designed as bedrooms? _____

Rate the conditions of the following

	Poor		Neutral		Excellent	No opinion/ NA
7. Heating/Ventilation/Air Conditioning	1	2	3	4	5	0
8. Plumbing	1	2	3	4	5	0
9. Appliances (e.g. stove, refrigerator)	1	2	3	4	5	0
10. Do you have problems with rodents or bugs in your residence? _____						
11. Do you rent or own? a. Rent _____ b. Own _____						

RESIDENT SATISFACTION*****

I will make a series of statements and I would like you to respond using a scale from 1 to 5 where 1 is "Strongly disagree" and 5 is "Strongly Agree".

	Strongly disagree		Neutral		Strongly agree	No opinion/ NA
12. I am satisfied with the size of my residence	1	2	3	4	5	0
13. I am satisfied with the level of safety from fire while in my residence.	1	2	3	4	5	0
14. I am satisfied with the level of safety from being a victim of a crime while in my residence.	1	2	3	4	5	0
15. I am satisfied with the amount of area for outdoor activity at my residence.	1	2	3	4	5	0
16. I have adequate off-street parking.	1	2	3	4	5	0
17. I am satisfied with the overall amount I pay for rent/mortgage and utilities.	1	2	3	4	5	0
18. I am satisfied with the overall physical condition of my residence.	1	2	3	4	5	0

PRIVACY*****

	Strongly disagree		Neutral		Strongly agree	No opinion/ NA
19. I am bothered by noise from nearby residences/businesses.	1	2	3	4	5	0
20. I have sufficient privacy from my neighbors.	1	2	3	4	5	0
21. I have enough privacy from others in my residence.	1	2	3	4	5	0

HOUSING CONCERNS*****

In answering the following questions, please keep in mind **housing** in the context of your neighborhood and the city of Crete. Please rate the following on a scale from 1 to 5, where 1 is "Poor" and 5 is "Excellent".

	Poor		Neutral		Excellent	No opinion/ NA
22. The quality of housing in my neighborhood:	1	2	3	4	5	0
23. Maintenance of housing in my neighborhood:	1	2	3	4	5	0
24. The availability of information about housing in Crete:	1	2	3	4	5	0
25. The availability of rental assistance for families in Crete:	1	2	3	4	5	0
26. Mortgage loan availability to families in Crete:	1	2	3	4	5	0

CHANGES IN CRETE*****

In answering the next six questions, please keep in mind the **changes** that have occurred over the last ten years or since you moved here. Tell us whether the situation is better or worse using a scale from 1 to 5, where 1 is "Much Worse" and 5 is "Much Better".

	Much Worse		No Change		Much Better	No opinion/ NA
27. Has a sense of community gotten better or worse?	1	2	3	4	5	0
28. Has the quality of housing gotten better or worse?	1	2	3	4	5	0
29. Has the availability of housing gotten better or worse?	1	2	3	4	5	0
30. Has the affordability of housing gotten better or worse?	1	2	3	4	5	0
31. Have cultural relations gotten better or worse?	1	2	3	4	5	0
32. Have crime conditions gotten better or worse?	1	2	3	4	5	0
33. Have crowding conditions (number of persons in a residence) gotten better or worse?	1	2	3	4	5	0
34. Have economic conditions for your family gotten better or worse?	1	2	3	4	5	0

PRIORITIES*****

Given the city's limited resources, how would you rate the importance of the following actions to improve housing conditions in Crete? (1 for the "least important", 5 for the "most important").

	Least Important		No Change		Very Important	No opinion/ NA
35. Building more modest income houses	1	2	3	4	5	0
36. Building more upscale homes	1	2	3	4	5	0

37. Building more rental apartments	1	2	3	4	5	0
38. Building more housing for elderly	1	2	3	4	5	0
39. Building more trailer parks	1	2	3	4	5	0
40. What would be an affordable cost of housing for you? _____ (dollars per month)						

CONTRIBUTORS TO THE CURRENT HOUSING CONDITION*****

In a scale of 1 to 5, where 1 is bad and 5 is excellent:

	Bad		Neutral		Excellent	No opinion/ NA
	1	2	3	4	5	0
41. How would you rank the present housing situation in town?						

It has been said that the following issues have contributed to the current housing conditions. Please rank the importance of the following item where 1 is "Not Important" and 5 is "Very Important".

	Not Important		Somewhat Important		Very Important	No opinion/ NA
	1	2	3	4	5	0
42. Population increase						
43. Lack of financial incentives to housing developers						
44. An increase of industrial activity in the area						
45. City housing policies (e.g. housing codes)						
46. Aging of resident population						
47. An increase in lower paying jobs						
48. Economic conditions of the population						
49. Zoning conditions (e.g., flood plain)						

Neighborhood/City Level

At the neighborhood and city level, we would like to find out about the levels of satisfaction related to the following areas. Please tell us (on scale from 1 to 5, where 1 equals "very unsatisfied" and 5 equals "very satisfied") about your level of satisfaction for each item listed below.

PHYSICAL ISSUES*****

	Very Unsatisfied		Neutral		Very Satisfied	No opinion/ NA
	1	2	3	4	5	0
50. The overall visual attractiveness of the neighborhood (e.g., trees, cleanliness)						
51. The adequacy of public services (e.g., lights, storm sewers, gutters, street cleaning)						
52. The garbage collection						
53. The level of street maintenance in the neighborhood						
54. The traffic that goes through the neighborhood (e.g., heavy trucks or amount of traffic)						

55. The parking of cars in the neighborhood	1	2	3	4	5	0
56. The overall quality of air in the neighborhood	1	2	3	4	5	0
57. The visibility of trailer parks	1	2	3	4	5	0

SERVICES ISSUES*****

	Very Unsatisfied		Neutral		Very Satisfied		No opinion/ NA
58. Access to convenient public transportation	1	2	3	4	5		0
59. Adequacy of health services (e.g., hospital, clinics, pharmacies)	1	2	3	4	5		0
60. Quality of education services (e.g., schools)	1	2	3	4	5		0
61. Availability of English as a Second Language	1	2	3	4	5		0
62. Access to recreation services (e.g., parks, programs, activities)	1	2	3	4	5		0
63. Availability of entertainment (e.g. restaurants, movies, etc.)	1	2	3	4	5		0
64. Affordability of daycare services	1	2	3	4	5		0
65. The level of police protection	1	2	3	4	5		0
66. The level of fire protection	1	2	3	4	5		0
67. Accessibility of basic supplies (e.g. food)	1	2	3	4	5		0
68. Accessibility of retail (e.g. clothing, appliances, car)	1	2	3	4	5		0

SOCIAL/CULTURAL ISSUES*****

	Very Unsatisfied		Neutral		Very Satisfied		No opinion/ NA
69. Cooperation among neighbors	1	2	3	4	5		0
70. Cross-cultural understanding	1	2	3	4	5		0
71. The "sense of community" in Crete	1	2	3	4	5		0

ECONOMIC ISSUES*****

	Very Unsatisfied		Neutral		Very Satisfied		No opinion/ NA
72. Availability of employment for people in Crete	1	2	3	4	5		0
73. Crete's ability to attract new businesses	1	2	3	4	5		0
74. The well-being of businesses	1	2	3	4	5		0
75. The overall economic condition of people	1	2	3	4	5		0

STRESS RELATED CONCERNS*****

The next series of statements are related to stress concerns. Please use the same scale, rating them from 1 to 5 where 1 is "Strongly disagree" and 5 is "Strongly agree".

	Strongly disagree			Neutral		Strongly agree	No opinion/ NA
	1	2		3	4	5	0
76. Tension with my neighbors is a source of stress.	1	2		3	4	5	0
77. My level of income is a source of stress.	1	2		3	4	5	0
78. Life in Crete is very stressful.	1	2		3	4	5	0
79. An inability to communicate with others is a source of stress for me.	1	2		3	4	5	0
80. Living in Crete is very beneficial for my family.	1	2		3	4	5	0
81. My job (or lack of a job) is a source of stress.	1	2		3	4	5	0
82. The residence I live in provides a healthy environment.	1	2		3	4	5	0
83. Feeling isolated is a source of stress for me.	1	2		3	4	5	0
84. I feel pressure to do better, advance or succeed.	1	2		3	4	5	0
85. Racial discrimination is a source of stress for me.	1	2		3	4	5	0
86. The struggle for a better house is a source of stress for me.	1	2		3	4	5	0
87. Crime in Crete is a source of stress for me.	1	2		3	4	5	0
88. The social or cultural differences of people in the community are a source of stress.	1	2		3	4	5	0
89. The number of people living in my residence is a source of stress for me.	1	2		3	4	5	0
90. Lack of transportation is a source of stress for me.	1	2		3	4	5	0
91. I would like to continue living in Crete as long as possible.	1	2		3	4	5	0
92. I would recommend my immediate neighborhood to a friend.	1	2		3	4	5	0
93. I am satisfied with my level of income.	1	2		3	4	5	0

SOCIAL SUPPORT*****

94. A variety of social organizations provide either financial or social support for me, when I am in need.	1	2	3	4	5	0
95. I can rely on friends for support in times of need.	1	2	3	4	5	0
96. I talk to my neighbors all the time	1	2	3	4	5	0
97. I can rely on my neighbors for help with everyday kind of things	1	2	3	4	5	0

HEALTH RELATED ISSUES*****

The next four questions are related to your health, please rate the first two on a scale from 1 to 5, where 1 is "Poor" and 5 is "Excellent".

	Poor		Neutral		Excellent	No opinion/ NA
	1	2	3	4	5	0

98. I would rate my health as:

99. Was there a time in the past 12 months when you needed to see a doctor but could not because of cost?

(1)Yes ____ (2)No ____ (0)Don't know / Not sure ____ (9)Refused ____

100. About how long has it been since you last visited a doctor for a routine checkup? A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.

____ (1) Within past year (anytime less than 12 months ago)	____ (0)Don't know / Not sure
____ (2) Within past 2 years (1 year but less than 2 years ago)	
____ (3) Within past 5 years (2 years but less than 5 years ago)	____ (9)Refused
____ (4) 5 or more years ago	
____ (5) Never	

101. Within the past 12 months, when seeking health care, do you feel your experiences were worse than, the same as, or better than for people of other races?

____ (1) Worse than other races
 ____ (2) The same as other races
 ____ (3) Better than other races

(Do not read)

____ (4) Worse than some races, better than others	____ (0) Don't know / Not sure
____ (5) Only encountered people of the same race	
____ (6) No health care in past 12 months	____ (9) Refused

102. Please respond to the following statement, using a scale from 1 to 5, where 1 is "Low" and 5 is "High".

	Low		Medium		High	No opinion/ NA
My overall level of stress is	1	2	3	4	5	0

103. Thinking about your own life and personal circumstance, how satisfied are you with your quality of life as a whole?
 (on a scale of 1 to 5)

Completely Dissatisfied					Completely Satisfied	No opinion/ NA
1	2	3	4	5		0

DEMOGRAPHICS*****

104. Gender a. Male ____ b. Female ____

105. Age _____

106. What is your marital status? a. Single ____ b. Married ____ c. Separated ____
 d. Widowed ____ e. Divorced ____ f. Unmarried Couple ____

107. What is your highest level (grade) of formal education?

- ___a. less than high school degree
 ___b. high school graduate
 ___c. some college
 ___d. Bachelor's Degree
 ___e. Master's Degree or beyond

108. Present Occupation _____

109. What is the annual income of your household, before taxes?

- ☐ b. \$10,000 - 19,999
☐ c. \$20,000 - 29,999
☐ d. \$30,000 - 39,999
☐ e. \$40,000 - 49,999
☐ f. \$50,000 - 59,999
☐ g. \$60,000 - 69,999
☐ h. \$70,000 or greater
☐ i. Not apply/don't know

110. How much did you pay last month for:

- a. Rent/mortgage? _____ [] The house is paid off
- b. Utilities (i.e. electricity, gas, water, etc.)? _____

111. Do you consider yourself Hispanic or Latino? ☐ Yes ☐ No

112. What is your racial background? a. White ____ b. Black ____
c. Asian ____ d. Native American ____ e. Other _____

113. Where were you born (town, state & country)? _____

114. If you were not born in the USA, how long have you lived in the U.S.? _____ ☐ Does not apply

115. Before you moved to Crete, where did you live (city, state, country)? _____ ☐ Does not apply

CRETE OVERALL*****

116. *What do you like about Crete?*

- a. _____
- b. _____
- c. _____

117. *What would you like to change about Crete?*

- a. _____
- b. _____
- c. _____

INTERVIEWER*****

Name of Interviewer: _____
(please print)

Date Intervi